

Old Age, Disability, Death

First law: 1956.

Current law: 1994.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 23 som.

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

All employed persons residing in Georgia.

Source of Funds

Insured person: 1% of earnings (including bonuses).

Employer: 32.5% of payroll (including wages and bonuses for part-time and temporary employees).

Government: Subsidies as needed. Full cost of *special pensions*. Above contributions also finance benefits for cash sickness, maternity, work-injury, and for family allowances.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women); requirements reduced for hazardous or arduous work, for work in ecologically disastrous area, for unemployed older workers, teachers with at least 25 years of service, and others. Retirement necessary.

Disability pension: Total disability (incapacity for any work): Group I disability, requiring constant attendance; Group II disability, not requiring constant attendance.

Partial disability (incapacity for usual work): Group III disability. Insured has a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.

Survivor pension: Insured has 1 to 15 years of work (depending on age of insured at death), payable to surviving children whether or not dependents of the insured; and to nonworking dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available).

Old-Age Benefits

Old-age pension: First tier—55% of average earnings (average wage over any 5 year period). Maximum: for high-wage workers with full service, 5.25 times minimum wage (minimum wage equals 200 soms as of September 1994); minimum, 50% of minimum wage (if incomplete service) to 100% minimum wage (if full service). Second tier—1% of average earnings for every year of service, or special pensions awarded to war veterans and others. Payable monthly.

Adjustment: Periodic benefit adjustments according to cost of living changes.

Permanent Disability Benefits

Disability pension: Group I disability pension, 55% of earnings (100% of first-tier old-age pension if 25 years of covered employment for men or 20 years for women) plus supplement for constant attendance; Group II disability, 55% of earnings (or 100% of first-tier old-age pension if 25 years of covered employment for men or

20 years for women); Group III disability, 30% of earnings.

Minimum: Group I and II disability, 100% of minimum first-tier old-age pension; Group III disability, 50% of minimum first-tier old-age pension.

Partial pension (if insufficient years of covered employment):

Monthly benefit reduced in proportion to number of years below required years of coverage.

Social pension for Group I disability if disability began in childhood, and disabled children under age 16: 100% of minimum first-tier old-age pension per month. Group II disability for adults, 50% of minimum first-tier old-age pension per month. Group III disability, 30% of minimum first-tier old-age pension per month.

Adjustment: Periodic benefit adjustment according to cost of living changes.

Survivor Benefits

Survivor pension: Payable monthly at 30% of earnings for each dependent survivor. Minimum pension, 100% of minimum wage (200% if loss of both parents, or death of single mother).

Social pension for each orphan under age 16 (older if disabled since childhood), 50% of minimum pension.

Adjustment: Periodic benefit adjustment according to cost of living changes.

Administrative Organization

Republic Ministry of Social Protection; general coordination and supervision.

Regional departments of social protection; administration of program.

Sickness and Maternity

First and current law: 1955, as amended in 1984, 1990 and 1992.

Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment; on leave from employment while pursuing secondary, technical or advanced education; and registered unemployed.

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: **Cash benefits:** see pension contributions above;

Medical care: whole cost.

Qualifying Conditions

Cash and medical benefits: Sickness benefits according to length of service. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 60% of last month's wage, if less than 5 years'

uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more children).

Maternity benefit: 100% of wages. Benefits payable monthly for 70 days before and 56 calendar days after confinement (latter may be extended to 70 calendar days in case of difficult birth or multiple births). 3 years' unpaid leave to working mothers. Paid (20% of minimum wage per month) leave for mothers caring for children under age 2.

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits for sickness and maternity: Ministry of Social Protection; general supervision. Provided directly by the enterprises, as well as by local departments of social protection.

Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.

Pensions: Same as under old-age, disability and survivor pensions above.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991 (effective July 1991)

Type of program: Social insurance system.

Coverage

Working-age citizens.

Source of Funds

Employee: None.

Employer: 3% of payroll.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; ability and willingness to work; and receiving no income from employment.

Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Payable monthly at 50% of previous average earnings for 26 weeks to unemployed with at least 12 weeks of work in last 12 months.

Maximum benefit: average earnings not to exceed the Republic average wage; minimum: 100% of minimum wage (200 soms as of September 1994).

Re-entrants with skills and have less than 12-week employment in last 12 months, but have at least one-year employment over all: 100% of minimum wage for the first 13 weeks, and 75% of minimum wage for following 13 weeks; re-entrants without skills: 75% of minimum wage for 13 weeks (50% if no dependents).

Work Injury

First and current laws: 1955 (short-term benefits) and 1991 (pensions).

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed persons.

Medical care: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

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First-time job seekers: 75% of minimum wage for 13 weeks (50% if no dependents).

Dependent supplement: 10% of unemployment benefit payable monthly to each dependent under age 16.

Early retirement pension for unemployed within 2 years of reaching pensionable age: Same as old-age pension, above.

Administrative Organization

Employment Service and local counterparts, administration of program.

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Note: Information is not readily available for "Family Allowances."